

### Remarks

Claims 1-28 are pending in the application. Claim 28 has been withdrawn from consideration. Claims 1, 8, 13, and 21 have been amended. Re-examination and reconsideration of the application is respectfully requested for the reasons set forth herein.

1. The Examiner has rejected claims 1, 3, 6-8, 10-11, 13-14, 16, 19, and 25-26 under 35 U.S.C. 102(b) as being anticipated by Mashunkashey et al. (US Patent No. 5,714,219).

a. In regard to claim 1, the Examiner stated that Mashunkashey et al. discloses a flooring system comprising a subfloor 43, a decorative top layer 41, 51, and a substrate 21 having a top surface and an oppositely facing bottom surface. The bottom surface of the substrate 21 is positioned proximate the subfloor. The top surface of the substrate 21 is positioned proximate the decorative top layer 41, 51. The substrate has voids (column 4, lines 65-66) which extend between the top surface and the bottom surface. The substrate is manufactured from rubber 23 in sheets that are capable of being cut to a desired configuration. The substrate has the strength characteristics to support the decorative layer and prevent damage thereto and the sound dampening characteristics to provide decibel reduction through the substrate, because Mashunkashey et al. discloses all of the structural features disclosed in the claim and will, therefore, be inherently capable of performing the same functions disclosed by the Applicant in claim 1. The Examiner, therefore, concluded that Mashunkashey et al. teaches all of the elements of claim 1.

Claim 1 has been amended to state that the substrate has a thickness of about 10 mm and voids which extend between the top surface and the bottom surface, the substrate is manufactured from rubber in sheets which are cut to a desired configuration. Mashunkashey et

al. teaches a three-dimensional member 21, 51 comprising a mixture of shredded tire particles and polyurethane placed in a compression mold system. Pressure is applied to the mixture at about 50 to 180 pounds per square inch to form rectangular members 21 that are porous to water and have a thickness that may vary between 2 inches and 12 inches, as discussed in column 3, lines 49-52. The structure of the claimed invention differs from the structure of Mashunkashey et al., because the claimed invention requires the substrate to be porous and to have a thickness of about 10 mm. The structure of Mashunkashey et al. teaches the rectangular members as having a thickness of between 2 inches and 12 inches. Further, Mashunkashey et al. can not exhibit the structural characteristics of the claimed invention, because the rectangular members formed by Mashunkashey et al. are formed by pressing the mixture into a mold. It is well known in the art that a substrate can not have voids and be pressed to a thickness of about 10 mm or smaller without destroying the structural integrity of the finished product. Because the claimed invention is five times thinner than the structure of the prior art and has voids, the claimed invention exhibits structural characteristics that are not taught by the prior art. Mashunkashey et al., therefore, does not teach all of the claim limitations of claim 1. Removal of the rejection of claim 1 under 35 U.S.C. 102(b) is respectfully requested.

Claims 3, 6, and 25-26 depend from independent claim 1. As previously discussed, Mashunkashey et al. does not teach all of the elements of claim 1. Because Mashunkashey et al. does not teach all of the elements of claim 1, Mashunkashey et al. does not teach all of the elements of claims 3, 6, and 25-26. Removal of the rejection of claims 3, 6, and 25-26 under 35 U.S.C. 102(b) is respectfully requested.

b. In regard to claims 8 and 13, the Examiner stated that Mashunkashey et al. discloses a substrate 21 for use in a flooring system which has a subfloor 43 and a decorative upper layer 41,

51. The substrate comprises a continuous sheet 21 having a bottom surface, a top surface, side surfaces, and end surfaces. The top surface and the oppositely facing bottom surface are essentially parallel to each other and are spaced apart by a thickness of the substrate. The substrate has voids (column 4, lines 65-66). The voids are provided between particles 23 of rubber. The member 21 may be used as a sound absorbent wall (column 5, line 6). When the substrate is positioned between the subfloor and the decorative top layer, the particles 23 of rubber provide the strength required to prevent deformation of the substrate in the direction of the thickness and the voids are inherently capable of contributing to the sound dampening characteristics that will provide decibel reduction across the thickness of the structure. The Examiner, therefore, concluded that Mashunkashey et al. teaches all of the elements of claims 8 and 13.

Claim 8 has been amended to state that the substrate comprises a sheet having a bottom surface, a top surface, side surfaces and end surfaces, the top surface and the oppositely facing bottom surface are essentially parallel to each other and are spaced apart by a thickness of the substrate, the thickness of the substrate being about 10 mm. As previously discussed, Mashunkashey et al. teaches a three-dimensional member 21 wherein pressure is applied to a mixture of shredded tire particles and polyurethane at about 50 to 180 pounds per square inch to form rectangular members 21 that are porous to water and have a thickness that may vary between 2 inches and 12 inches, as discussed in column 3, lines 49-52. The structure of the claimed invention differs from the structure of Mashunkashey et al., because the claimed invention requires the substrate to be porous and to have a thickness of about 10 mm. The structure of Mashunkashey et al. teaches the rectangular members as having a thickness of between 2 inches and 12 inches. Further, Mashunkashey et al. can not exhibit the structural

characteristics of the claimed invention, because the rectangular members formed by Mashunkashey et al. are formed by pressing the mixture into a mold. It is well known in the art that a substrate can not have voids and be pressed to a thickness of about 10 mm or smaller without destroying the structural integrity of the finished product. Because the claimed invention is five times thinner than the structure of the prior art and has voids, the claimed invention exhibits structural characteristics that are not taught by the prior art. Mashunkashey et al., therefore, does not contain every element recited in claim 8 in as complete detail as contained in claim 8. Removal of the rejection of claim 8 under 35 U.S.C. 102(b) is respectfully requested.

Claims 10-11 depend from independent claim 8. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 8. Because Mashunkashey et al. does not teach all of the elements of amended claim 8, Mashunkashey et al. does not teach all of the elements of claims 10-11. Removal of the rejection of claims 10-11 under 35 U.S.C. 102(b) is respectfully requested.

Claim 13 has been amended to state that the substrate comprises a continuous sheet having a bottom surface, a top surface, side surfaces and end surfaces, the top surface and the oppositely facing bottom surface are essentially parallel to each other and are spaced apart by a thickness of the substrate, the thickness of the substrate being about 10 mm. As previously discussed, Mashunkashey et al. teaches a three-dimensional member 21 wherein pressure is applied to a mixture of shredded tire particles and polyurethane at about 50 to 180 pounds per square inch to form rectangular members 21 that are porous to water and have a thickness that may vary between 2 inches and 12 inches, as discussed in column 3, lines 49-52. The structure of the claimed invention differs from the structure of Mashunkashey et al., because the claimed invention requires the substrate to be porous and to have a thickness of about 10 mm. The

structure of Mashunkashey et al. teaches the rectangular members as having a thickness of between 2 inches and 12 inches. Further, Mashunkashey et al. can not exhibit the structural characteristics of the claimed invention, because the rectangular members formed by Mashunkashey et al. are formed by pressing the mixture into a mold. It is well known in the art that a substrate can not have voids and be pressed to a thickness of about 10 mm or smaller without destroying the structural integrity of the finished product. Because the claimed invention is five times thinner than the structure of the prior art and has voids, the claimed invention exhibits structural characteristics that are not taught by the prior art. Mashunkashey et al., therefore, does not teach all of the elements of claim 13. Removal of the rejection of claim 13 under 35 U.S.C. 102(b) is respectfully requested.

Claims 14, 16, and 19 depend from independent claim 13. As previously discussed, Mashunkashey et al. does not teach all of the elements of claim 13. Because Mashunkashey et al. does not teach all of the elements of claim 13, Mashunkashey et al. does not teach all of the elements of claims 14, 16, and 19. Removal of the rejection of claims 14, 16, and 19 under 35 U.S.C. 102(b) is respectfully requested.

2. The Examiner has rejected claims 7, 12, 20, 2, 9, 15, 21-24, and 27 under 35 U.S.C. 103(a) as being unpatentable over Mashunkashey et al. (US Patent No. 5, 714,219).

a. In regard to claims 7, 12, and 20, the Examiner stated that Mashunkashey et al. discloses the claimed invention as previously discussed, except for the sound dampening characteristics exhibiting a decibel reduction of approximately 20 dB for a substrate with a thickness of 5 mm. The Examiner further stated that it would have been obvious to one having ordinary skill in the art at the time the invention was made to make the substrate of

Mashunkashey et al. have a decibel reduction of 20 dB for a substrate of 5 mm, because it has been held that where the general conditions of a claim are disclosed in the prior art discovering the optimum or workable ranges involves only routine skill in the art. The Examiner, therefore, concluded that since the Applicant's structure and the structure of Mashunkashey et al. are the same, the structure will inherently be capable of performing the same functions.

Claim 7 depends from independent claim 1. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 1. Because Mashunkashey et al. does not teach all of the elements of claim 1, Mashunkashey et al. does not teach or suggest all of the elements of claim 7, except the substrate having a decibel reduction of 20 dB for a substrate of 5 mm. In addition, Mashunkashey et al. is not modifiable as suggested by the Examiner because the intended function of the rectangular member of Mashunkashey et al. would be destroyed. As previously discussed, Mashunkashey et al. teaches a three-dimensional member 21 wherein pressure is applied to a mixture of shredded tire particles and polyurethane to form rectangular members 21 that are porous to water and have a thickness that may vary between 2 inches and 12 inches. The claimed invention requires the substrate to be porous and to have a thickness of 5 mm. Mashunkashey et al. can not exhibit the structural characteristics of the claimed invention, because the rectangular members formed by Mashunkashey et al. are formed by pressing the mixture into a mold. It is well known in the art that a substrate can not have voids and be pressed to a thickness of 5 mm or smaller without destroying the structural integrity of the finished product. Because Mashunkashey et al. fails to teach or suggest all of the claim limitations of claim 7 and Mashunkashey et al. is not modifiable as suggested by the Examiner, removal of the rejection of claim 7 under 35 U.S.C. 103(a) is respectfully requested.

Claim 12 depends from independent claim 8. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 8. Because Mashunkashey et al. does not teach all of the elements of claim 8, Mashunkashey et al. does not teach or suggest all of the elements of claim 12, except the substrate having a decibel reduction of 20 dB for a substrate of 5 mm. In addition, Mashunkashey et al. is not modifiable as suggested by the Examiner because the intended function of the rectangular member of Mashunkashey et al. would be destroyed. As previously discussed, Mashunkashey et al. teaches a three-dimensional member 21 wherein pressure is applied to a mixture of shredded tire particles and polyurethane to form rectangular members 21 that are porous to water and have a thickness that may vary between 2 inches and 12 inches. The claimed invention requires the substrate to be porous and to have a thickness of 5 mm. Mashunkashey et al. can not exhibit the structural characteristics of the claimed invention, because the rectangular members formed by Mashunkashey et al. are formed by pressing the mixture into a mold. It is well known in the art that a substrate can not have voids and be pressed to a thickness of 5 mm or smaller without destroying the structural integrity of the finished product. Because Mashunkashey et al. fails to teach or suggest all of the claim limitations of claim 12 and Mashunkashey et al. is not modifiable as suggested by the Examiner, removal of the rejection of claim 12 under 35 U.S.C. 103(a) is respectfully requested.

Claim 20 depends from independent claim 13. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 13. Because Mashunkashey et al. does not teach all of the elements of claim 13, Mashunkashey et al. does not teach or suggest all of the elements of claim 20, except the substrate having a decibel reduction of 20 dB for a substrate of 5 mm. In addition, Mashunkashey et al. is not modifiable as suggested by the Examiner because the intended function of the rectangular member of Mashunkashey et al. would be destroyed. As

previously discussed, Mashunkashey et al. teaches a three-dimensional member 21 wherein pressure is applied to a mixture of shredded tire particles and polyurethane to form rectangular members 21 that are porous to water and have a thickness that may vary between 2 inches and 12 inches. The claimed invention requires the substrate to be porous and to have a thickness of 5 mm. Mashunkashey et al. can not exhibit the structural characteristics of the claimed invention, because the rectangular members formed by Mashunkashey et al. are formed by pressing the mixture into a mold. It is well known in the art that a substrate can not have voids and be pressed to a thickness of 5 mm or smaller without destroying the structural integrity of the finished product. Because Mashunkashey et al. fails to teach or suggest all of the claim limitations of claim 20 and Mashunkashey et al. is not modifiable as suggested by the Examiner, removal of the rejection of claim 20 under 35 U.S.C. 103(a) is respectfully requested.

b. In regard to claims 2, 9, and 15, the Examiner stated that Mashunkashey et al. discloses the claimed invention as previously discussed, except for the density of the substrate being less than 1000 kilograms per meter cubed. The Examiner further stated that it would have been obvious to one having ordinary skill in the art at the time the invention was made to make the substrate of Mashunkashey et al. with a density of less than 1000 kilogram per meter cubed since it has been held that where the general conditions of a claim are disclosed in the prior art, discovering the optimum or workable ranges involves only routine skill in the art. The Examiner, therefore, concluded that since the substrate of Mashunkashey et al. and the Applicant's substrate are made of the same materials and are being used for the same function that it would have been obvious to make both substrates of the same density.

Claim 2 depends from independent claim 1. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 1. Because Mashunkashey et al. does not



teach all of the elements of claim 1, Mashunkashey et al. does not teach or suggest all the elements of claim 2, except for the density of the substrate being less than 1000 kilograms per meter cubed. Removal of the rejection of claim 2 under 35 U.S.C. 103(a) is respectfully requested.

Claim 9 depends from independent claim 8. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 8. Because Mashunkashey et al. does not teach all of the elements of claim 8, Mashunkashey et al. does not teach or suggest all the elements of claim 9, except for the density of the substrate being less than 1000 kilograms per meter cubed. Removal of the rejection of claim 9 under 35 U.S.C. 103(a) is respectfully requested.

Claim 15 depends from independent claim 13. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 13. Because Mashunkashey et al. does not teach all of the elements of claim 13, Mashunkashey et al. does not teach or suggest all the elements of claim 15, except for the density of the substrate being less than 1000 kilograms per meter cubed. Removal of the rejection of claim 15 under 35 U.S.C. 103(a) is respectfully requested.

c. In regard to claim 21, the Examiner stated that that Mashunkashey et al. discloses a substrate 21 for use in a flooring system which has a subfloor 43 and a decorative upper layer 41, 51. The substrate comprises a sheet 21 having a bottom surface, a top surface, side surfaces, and end surfaces. The top surface and the oppositely facing bottom surface are essentially parallel to each other and are spaced apart by a thickness of the substrate. The substrate has voids (column 4, lines 65-66). The member 21 may be used as a sound absorbent wall (column 5, line 6). When the substrate is positioned between the subfloor and the decorative top layer, the particles

23 of rubber provide the strength required to prevent defamation of the substrate in the direction of the thickness and the voids are inherently capable of contributing to the sound dampening characteristics that will provide decibel reduction across the thickness of the structure. The Examiner further stated that Mashunkashey et al. does not disclose the density of the substrate being less than 1000 kilograms per meter cubed. However, it would have been obvious to one having ordinary skill in the art at the time the invention was made to make the substrate of Mashunkashey et al. with a density of less than 1000 kilogram per meter cubed since it has been held that where the general conditions of a claim are disclosed in the prior art, discovering the optimum or workable ranges involves only routine skill in the art. The Examiner, therefore, concluded that since the substrate of Mashunkashey et al. and the Applicant's substrate are made of the same materials and are being used for the same function that it would have been obvious to make both substrates of the same density.

Claim 21 has been amended to state that voids are provided in the substrate, the voids are provided between particles of the sheet, the sheet has a density of less than 1000 kilograms per meter cubed and a thickness of about 10 mm that voids are provided in the substrate, the voids are provided between particles of the sheet, the sheet has a density of less than 1000 kilograms per meter cubed, such that when the substrate is positioned between the subfloor and the decorative top layer, the particles provide the strength required to prevent deformation of the substrate in the direction of the thickness and the voids contribute to the sound dampening characteristics required to provide decibel reduction across the thickness of the substrate. As previously discussed, Mashunkashey et al. teaches a three-dimensional member 21 wherein pressure is applied to a mixture of shredded tire particles and polyurethane at about 50 to 180 pounds per square inch to form rectangular members 21 that are porous to water and have a

thickness that may vary between 2 inches and 12 inches, as discussed in column 3, lines 49-52.

The structure of the claimed invention differs from the structure of Mashunkashey et al., because the claimed invention requires the substrate to be porous and to have a thickness of about 10 mm.

The structure of Mashunkashey et al. teaches the rectangular members as having a thickness of between 2 inches and 12 inches. Further, Mashunkashey et al. can not exhibit the structural characteristics of the claimed invention, because the rectangular members formed by

Mashunkashey et al. are formed by pressing the mixture into a mold. It is well known in the art

that a substrate can not have voids and be pressed to a thickness of about 10 mm or smaller

without destroying the structural integrity of the finished product. Because the claimed invention

is five times thinner than the structure of the prior art and has voids, the claimed invention

exhibits structural characteristics that are not taught by the prior art. Because Mashunkashey et

al. fails to teach or suggest all of the claim limitations of claim 21 and Mashunkashey et al. is not

modifiable as suggested by the Examiner, removal of the rejection of claim 21 under 35 U.S.C.

103(a) is respectfully requested.

Claims 22-24 depend from independent claim 21. As previously discussed, Mashunkashey et al. does not teach or suggest all of the claim limitations of claim 21. Because

Mashunkashey et al. does not teach or suggest all of the claim limitations of claim 21,

Mashunkashey et al. does not teach or suggest all of the claim limitations of claims 22-24.

Removal of the rejection of claims 22-24 under 35 U.S.C. 103(a) is respectfully requested.

d. In regard to claim 27, the Examiner stated that Mashunkashey et al. discloses the claimed invention as previously discussed, except that the rubber is formed in a cylindrical member and the sheets are cut from the cylindrical member. The Examiner further stated that these claim limitations are drawn to a process and, as such, the patentability of the product does

not depend on the method of production. When the product in the process claim is the same as or obvious from a product of the prior art, the claim is unpatentable even though the prior product was made by a different process. The Examiner, therefore, concluded that since the final product is a rubber sheet that the claimed limitations are disclosed by the use of a rubber sheet in Mashunkashey et al.

Claim 27 depends from independent claim 21. As previously discussed, Mashunkashey et al. does not teach or suggest all of the claim limitations of claim 21. Because Mashunkashey et al. does not teach or suggest all of the claim limitations of claim 21, Mashunkashey et al. does not teach or suggest all of the claim limitations of claims 27, except that the rubber is formed in a cylindrical member and the sheets are cut from the cylindrical member. Removal of the rejection of claim 27 under 35 U.S.C. 103(a) is respectfully requested.

3. The Examiner has rejected claims 4-5, and 17-18 under 35 U.S.C. 103(a) as being unpatentable over Mashunkashey et al. (US Patent No. 5,714,219) in view of Ducharme (US Patent No. 6,213,252).

In regard to claims 4-5 and 17-18, the Examiner stated that Mashunkashey et al. discloses the claimed invention as previously discussed, except for the substrate being fixed to the subfloor and the top layer by means of an adhesive. The Examiner further stated that Ducharme teaches fixing the sound absorbing rubber substrate to a subfloor and a top layer. Although Ducharme does not teach using an adhesive to fix the substrate to the subfloor or the top layer, it would have been obvious to one having ordinary skill in the art to use an adhesive to fix the top layer and the subfloor to the substrate. The Examiner, therefore, concluded that it would have been obvious to one having ordinary skill in the art at the time the invention was made to adhesively

attach the substrate of Mashunkashey et al. to the top layer and to the subfloor to prevent separation with respect to the substrate.

Claims 4-5 depend from independent claim 1. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 1. Because Mashunkashey et al. does not teach all of the elements of amended claim 1, Mashunkashey et al. does not teach or suggest all of the elements of 4-5, except for the substrate being fixed to the subfloor and the top layer by means of an adhesive. The combination of Mashunkashey et al. and Ducharme, therefore, does not teach or suggest all of the elements of claims 4-5. Removal of the rejection of claims 4-5 under 35 U.S.C. 103(a) is respectfully requested.

Claims 17-18 depend from independent claim 13. As previously discussed, Mashunkashey et al. does not teach all of the elements of amended claim 13. Because Mashunkashey et al. does not teach all of the elements of amended claim 13, Mashunkashey et al. does not teach or suggest all of the elements of 17-18, except for the substrate being fixed to the subfloor and the top layer by means of an adhesive. The combination of Mashunkashey et al. and Ducharme, therefore, does not teach or suggest all of the elements of claims 17-18. Removal of the rejection of claims 17-18 under 35 U.S.C. 103(a) is respectfully requested.

4. The Examiner has rejected claims 1-7 under 35 U.S.C. 103(a) as being unpatentable over Ducharme (US Patent No. 6,213,252) in view of Mashunkashey et al. (US Patent No. 5,714,219).

In regard to claim 1, the Examiner stated that Ducharme discloses a flooring system comprising a subfloor 22, a decorative top layer 20, and a sound absorbing substrate 10. The sound absorbing substrate 10 comprises a sheet having a top surface and an oppositely facing bottom surface. The bottom surface is positioned proximate the subfloor, and the top surface is

positioned proximate the decorative top layer. The substrate has particles of rubber that form a sheet, which is cut to fit a desired configuration. Ducharme does not disclose that the substrate has voids located between the particles of rubber that extend between the top and bottom surfaces. The Examiner further stated that Mashunkashey et al. teaches a substrate having voids. The Examiner therefore concluded that it would have been obvious to one having ordinary skill in the art at the time the invention was made to substitute the sound absorbing rubber particle sheet of Mashunkashey et al. for the sound absorbing rubber particle sheet of Ducharme, because both sheets will absorb the sound that is produced from walking on the floor. Further, since the substrate of Mashunkashey et al. has voids, it will also allow moisture to travel through the substrate and out of the floor system. The Examiner, therefore, concluded that the combination of Ducharme in view of Mashunkashey et al. teaches or suggests all of the elements of claim 1.

Claim 1 has been amended to state that the substrate has a thickness of about 10 mm and voids which extend between the top surface and the bottom surface, the substrate is manufactured from rubber in sheets which are cut to a desired configuration. Mashunkashey et al. teaches a three-dimensional member 21, 51 comprising a mixture of shredded tire particles and polyurethane placed in a compression mold system. Pressure is applied to the mixture at about 50 to 180 pounds per square inch to form rectangular members 21 that are porous to water and have a thickness that may vary between 2 inches and 12 inches, as discussed in column 3, lines 49-52. Ducharme teaches a sound absorbing substrate 10 vulcanized to have a bottom surface 12 provided with grooves 16. The grooves 16 are formed such that only a portion of the bottom surface 12 of the substrate 10 contacts a subfloor 22. The substrate 10 has a thickness of between 3/8 inches and 1 inch.

There is no basis in the art for combining or modifying these references as suggested by the Examiner. The substrate of Ducharme is formed by vulcanization and, as such, to form the substrate, the substrate is forced under pressure into a continuous sheet. Because the substrate is forced under pressure to obtain a continuous sheet, the resulting substrate will not have any voids. This method is used so that the substrate may be formed of a substantially small thickness. If the substrate were to have voids, as taught by Mashunkashey et al, the structural integrity of the substrate at the desired thickness would be jeopardized. Because the claimed invention is not formed by such a pressing operation, however, the claimed invention can exhibit the structural characteristics that are not taught by the prior art. Thus, there is no basis in the art for modifying the substrate of Ducharme to have voids as taught by Mashunkashey et al. because such a modification would jeopardize the structural integrity of the substrate. Removal of the rejection of claim 1 under 35 U.S.C. 102(b) is respectfully requested.

Claims 2-7 depend from independent claim 1. As previously discussed, the combination of Ducharme in view of Mashunkashey et al. are not properly combinable and, as such, the combination does not teach or suggest all of the claim limitations of claim 1. Because the combination of Ducharme in view of Mashunkashey et al. does not teach or suggest all of the claim limitations of claim 1, the combination of Ducharme in view of Mashunkashey et al. does not teach or suggest all of the claim limitations of claims 2-7. Removal of the rejection of claims 2-7 under 35 U.S.C. 103(a) is respectfully requested.

In view of the arguments and amendments presented herein, the application is considered to be in condition for allowance. Reconsideration and passage to issue is respectively requested.

Please charge any additional fees associated with this application to Deposit Order

Account No. 501581.

Respectfully submitted,

Paul Charles Downey, Applicant

A handwritten signature in black ink, appearing to read "Jennifer M. Slonaker", is written over a horizontal line.

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